



REPORTING A COMPLAINT

Our top priority is to provide you with the highest possible quality of service. If, however, you are not satisfied or should you encounter a problem, there are several contacts that you can reach out to for help.

WHO TO CONTACT

1. First: write to the Quality Management

BGL BNP Paribas Quality Management
50, avenue J.F. Kennedy
L-2951 Luxembourg

Be sure to indicate your account number, name and address.

You will receive confirmation that your complaint is being looked into within a maximum of 10 working days from the reception of the complaint. If no response can be provided within a maximum period of one month, the bank must communicate the reasons for the delay and indicate the date by which the investigation is likely to be complete.

2. Second: contact the Management Board

If you are still not satisfied, you can contact the Chairman of the BGL BNP Paribas Management Board.

To help us ensure the best possible follow-up, please indicate the reference information of the letter of response that you received.



3. Third: Please get in touch with the Commissariat aux Assurances (Luxembourg Insurance Commission) or the Financial Sector Supervisory Commission.

If, after submitting a request to the Executive Committee, you have not received an answer or a satisfactory reply within the given deadline, an out-of-court resolution procedure may be introduced.

If your complaint concerns an insurance product, you have the chance to lodge a complaint with the Commissariat aux Assurances (Luxembourg Insurance Commission), with main office in 7 boulevard Joseph II, L-1840 Luxembourg (see website: www.caa.lu).

In other cases, you have the possibility to lodge a complaint with the Financial Sector Supervisory Commission (CSSF) at the following address:
<http://www.cssf.lu/consommateur/reclamations/> within one year from the date on which you filed the claim with BGL BNP Paribas.

The credit institute BGL BNP Paribas has the right to exchange information with these organizations.